

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason E Bainbridge
Debtor

Case No. 20-01697-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Apr 21, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2023:

Recip ID	Recipient Name and Address
db	+ Jason E Bainbridge, 405 S. High St., Apt. 5, Selinsgrove, PA 17870-1316
cr	Lendmark Financial Services, LLC, Fox and Fox Attorneys at Law, P.C>, c/o Craig H. Fox, Esquire, 700 E. Main Street, Suite 200 Norristown, PA 19401-4122
5331871	+ Denise Bainbridge, 319 Penn Ave, Elysburg, PA 17824-7155
5358714	+ Fox and Fox Attorneys at Law, P.C., c/o Craig H. Fox, Esquire, 700 E. Main Street, Suite 200, Norristown, PA 19401-4122
5331878	+ Members Choice FCU, 390 Walnut St, Danville, PA 17821-1503
5331880	+ Philadelphia Police & Fire FCU, 901 Arch St, Philadelphia, PA 19107-2404

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 21 2023 18:33:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ EDI: PRA.COM	Apr 21 2023 22:32:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Apr 21 2023 22:32:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5331867	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 21 2023 18:33:00	1st National Bank of PA, 4140 E State St, Hermitage, PA 16148-3401
5331868	+ Email/Text: bankruptcy@bmgmoney.com	Apr 21 2023 18:34:00	BMG Money, 444 Brickell Ave, Suite 1170, Miami, FL 33131-2404
5331869	+ EDI: CAPITALONE.COM	Apr 21 2023 22:32:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
5341799	EDI: CAPITALONE.COM	Apr 21 2023 22:32:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5331870	+ EDI: WFNNB.COM	Apr 21 2023 22:32:00	Comenity Bank, PO Box 182120, Columbus, OH 43218-2120
5331872	+ Email/Text: EBN@edfinancial.com	Apr 21 2023 18:33:00	ED Financial, PO Box 36008, Knoxville, TN 37930-6008
5342030	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 21 2023 18:37:14	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5331873	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 21 2023 18:33:00	Goldman Schs Bank USA, PO Box 7247, Philadelphia, PA 19170-0001
5331874	Email/Text: bankruptcy@kashable.com	Apr 21 2023 18:33:00	Kashable LLC, 489 5th Ave Fl 18, New York, NY

		10017	
5331875	Email/Text: ktramble@lendmarkfinancial.com	Apr 21 2023 18:33:00	Lendmark Financial Services, Attn: Bankruptcy Department, 2118 Usher St. NW, Covington, GA 30014
5331876	+ Email/Text: bankruptcy@marinerfinance.com	Apr 21 2023 18:33:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5333667	+ Email/Text: bankruptcy@marinerfinance.com	Apr 21 2023 18:33:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5331877	+ Email/Text: unger@members1st.org	Apr 21 2023 18:34:00	Members 1st FCU, PO Box 40, Mechanicsburg, PA 17055-0040
5331879	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 21 2023 18:37:14	Olo CWS, PO Box 9222, Old Bethpage, NY 11804-9222
5372342	EDI: PRA.COM	Apr 21 2023 22:32:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5372343	EDI: PRA.COM	Apr 21 2023 22:32:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5336216	EDI: PRA.COM	Apr 21 2023 22:32:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5358917	+ Email/Text: bankruptcy1@pffcu.org	Apr 21 2023 18:33:00	Police and Fire Federal Credit Union, 3333 Street Road, Bensalem PA 19020-2022
5331881	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 21 2023 18:34:00	Select Portfolio Services, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
5332091	+ EDI: RMSC.COM	Apr 21 2023 22:32:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5331882	+ EDI: RMSC.COM	Apr 21 2023 22:32:00	Synchrony Bank Pay Pal, PO Box 965036, Orlando, FL 32896-5036
5340563	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 21 2023 18:34:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5358715	*+	Fox and Fox Attorneys at Law, P.C., c/o Craig H. Fox, Esquire, 700 E. Main Street, Suite 200, Norristown, PA 19401-4122
5342385	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Services, Attn: Bankruptcy Department, 2118 Usher St. NW, Covington, GA 30014
5347380	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5331883	##+	TBOM The Bank of Missouri, 216 W 2nd St, Dixon, MO 65459-8048

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2023 at the address(es) listed below:

Name	Email Address
Craig H. Fox	on behalf of Creditor Lendmark Financial Services LLC Bankruptcy@Foxandfoxlaw.com, cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
David William Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-5, Mortgage-Backed Notes, Series 2017-5 bkgroup@kmlawgroup.com
Martin J Weis	on behalf of Creditor Police and Fire Federal Credit Union mweis@dilworthlaw.com ctomlin@dilworthlaw.com
Robert Spielman	on behalf of Debtor 1 Jason E Bainbridge bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Jason E Bainbridge

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4811

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:20-bk-01697-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason E Bainbridge

4/21/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.